

*Protect yourself from
the unexpected.*

**4TH LEADING CAUSE
OF DEATH**

Accidents are the 4th leading cause of death in the United States.¹



ACCIDENT ELITE PLAN FOR HMSA FEDERAL EMPLOYEES

**SIGN UP BEFORE DECEMBER 12, 2016, TO BE SURE YOUR
COVERAGE IS EFFECTIVE BY JANUARY 1, 2017.**

Life can change in an instant. Be sure you're protected if the unexpected happens!

US Able Life's Accident Elite plan **PAYS CASH DIRECTLY TO YOU** in the event of an accident.

HIGHLIGHTS OF THE PLAN

- This plan provides coverage 24 hours a day – no matter where the accident occurs.
- There's no deductible, annual maximum, or limit to the number of accidents.
- This coverage is portable, which means you can take it with you if you choose to leave your place of employment.
- This plan pays YOU in the event of an accident. It doesn't coordinate with other insurance coverage.
- You can enroll yourself, your spouse, and eligible children.
- Wellness benefit included - annual payment of \$75 for covered health screenings, such as a mammogram, Pap test, PSA (Prostate-Specific Antigen test), colonoscopy, annual physical exam, eye exam, or immunization.

How does it work?

You choose
the Accident
Elite Ultra plan

You have
your annual
wellness
exam

+
Injury
occurs

Later in the year,
you fall off your bike
and fracture your elbow.

In addition to what major medical insurance pays,
our Accident Elite Ultra plan pays you:

Wellness Benefit	\$75
Ambulance Service	\$200
Emergency Room Treatment	\$210
Fractured Elbow (Open)	\$3,750
2 Follow-Up Physician Visits	\$120
6 Physical Therapy Sessions	\$360

**Total Cash
Benefits
Paid Directly
to YOU
\$4,715**

TOP 5 LEADING CAUSES OF NONFATAL INJURIES TREATED IN HOSPITAL EMERGENCY DEPARTMENTS IN 2010 ACROSS ALL AGES.

1. Falls
2. Struck by or against something
3. Overexertion
4. Motor vehicle accident
5. Accidental cut or puncture wound (for children ages 5-14, bike riding is #5)

SOURCE: NEISS All Injury Program operation by the Consumer Product Safety Commission (CPSC).

HOW MUCH WILL IT COST?

MONTHLY PREMIUM	SELECT	ULTRA
You	\$19.36	\$27.88
You + Your Spouse	\$27.52	\$39.68
You + Your Children	\$32.16	\$46.40
You + Your Family	\$40.32	\$58.20

also available:



CRITICAL CARE ELITE

This plan pays a lump sum benefit upon the first diagnosis of a critical illness, including cancer, heart attack, and stroke.



HOSPITAL CONFINEMENT

This insurance gives you the flexibility to pay your day-to-day expenses when admitted to the hospital, such as utility bills, mortgage payments, or even daycare costs.



FIND OUT MORE!

TO OBTAIN A BROCHURE, APPLICATION, OTHER ENROLLMENT MATERIALS, OR FOR ADDITIONAL INFORMATION: please visit usablelife.com/federalplan or hmsa.com/federalplan or call 538.8900 on Oahu or 800.490.3956 toll-free.

IMPORTANT NOTE: USable Life is an independent company that does not provide HMSA products or services. USable Life is solely responsible for providing ancillary insurance products.

This benefit summary provides a very brief description of USable Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USable Life's policies set forth the rights and obligations of covered persons and USable Life. Please be aware that certain limitations and exclusions apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.

¹ National Vital Statistics Reports, CDC, February 2016.

